Forging a new future

The experiences and expectations of people leaving paid work over 50

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Summary

Increasing numbers of older people are leaving work before standard retirement ages. This is the result of a combination of factors, including choice, redundancy, health difficulties and increased care commitments. Using 48 depth interviews with older people from four contrasting areas, and four focus groups with the same individuals (conducted at a later stage), this study aimed to explore how older people were spending their time outside of the labour market and how they felt about their lives. It examined the kinds of things which prevented some people from enjoying a more active retirement, and those which promoted their participation in certain activities.

Key findings were as follows:

- Older people were involved in a huge range of activities outside of the labour market, including various forms of unpaid work, learning activities, domestic work and caring for family, helping out friends and neighbours, and leisure activities. Far from retirement being a time of passive dependency, most of those interviewed were making a real social and economic contribution to society. Much of the unpaid work was outside the remit of official statistics.

- A number of factors affected how those interviewed spent their time outside of the labour market, including their resources, circumstances and social networks, and also their personal interests, skills, relative distance from paid work, and the areas in which they lived. People's participation also changed over time in response to the importance they attached to various pressures in their lives, to unexpected events, and as they grew older.

Those who were better off – in health and economic terms – found it easier to achieve a high level of participation.

- The ways in which people came to leave the labour market were important in how they came to adjust to retirement. Those who had freely chosen to leave work tended to have higher levels of income and a good range of options available to them in retirement. Those who were having more problems in adjusting to leaving work tended to be those who had left involuntarily, whether because of redundancy, caring responsibilities or ill-health. They were more likely to be experiencing financial problems and had more constraints on their activities. They had also generally left work at younger ages than those who had chosen to leave, and so faced the prospect of a longer period out of the labour market.

- Participation in non-labour market activities had a number of benefits for those interviewed. They provided personal fulfilment, a sense of purpose, continued sociability and kept people physically and mentally alert. Older people wanted to develop a satisfying balance between doing things for other people and pursuing activities for personal enjoyment. The need to make room for time for rest and recuperation was particularly important for those in poorer health.

- Those interviewed felt that a number of factors were important in developing a fulfilling life in retirement. Financial security was seen as a key element which was necessary for peace of mind, and good health was also seen as very important. Variety, freedom of choice, being in control, maintaining good personal relationships, and having opportunities to be creative and feel worthwhile were other

factors identified. Some people would have liked to do a lot more in retirement, but did not know how to get involved in activities. It was noted that older people were often lacking in information about opportunities and entitlements. Many of those interviewed felt that the opportunity to withdraw from work more gradually would help them adapt better to retirement.

- Older people felt that their lifelong economic contributions should be recognised by society – that they should be treated with respect. A sense of fairness came out strongly in the focus groups. Those interviewed were happy to continue to make economic contributions, but felt that they should have more choice at this stage in their lives about how they spent their time.

The research has a number of implications for policy development in the area:

- Being able to stay in work was seen as something which can improve the health of older people. Professionals were regarded as having more opportunity to do this than those in manual and semi-skilled jobs, so widening health and financial inequalities in later life. Creating the right for people to work part-time and with flexible hours, after a certain age, or when in poor health, was seen as one way of redressing this imbalance. This would require changes in the benefits system, which was felt at present to force older people to choose between work and benefits in a way which closes off options far too early.
- The interviews and focus groups identified a number of needs in relation to information. Advice about social security benefits was felt to be essential and people argued that this should be provided in a much more proactive way. Interviewees also argued that people should be encouraged to think all through their lives about their future after paid work, not only in relation to financial planning, but also in terms of how they would like to spend their time. It was seen as important that retirement advice be provided independently and not by people's employers. However, it was recognised that many of the things which cause the most problems in retirement (such as bereavement, ill-health and redundancy) could not be planned for, and people may need support and advice for an extended period. Many people would also benefit from more

information on the type of education and leisure activities, and opportunities for community and voluntary participation, which are available in their local areas.

- The lack of social space for older people was an issue which arose in several of the focus groups. This encompassed both a physical lack of facilities and a general lack of respect shown to older people in the public domain. Some of the people interviewed, particularly those living alone, were isolated or lonely. They wanted opportunities to meet other people of the same age group but were unsure as to how they might go about this. Organised leisure was often geared to those much younger or older, and many of the women interviewed were reluctant to go out alone after dark because they feared being a victim of crime.
- The benefits system was identified as an area for reform. People taking part in the focus groups felt strongly that everyone should have the right to retire on an income which would allow them to live comfortably, and that it is demeaning to have to claim income-tested benefits after a lifetime in work. The people interviewed wanted a benefit system that is not just fair, but seen to be fair. They were keen to see the end of the different pension ages for men and women, and of compulsory retirement ages. At the same time, they did not want this to lead to a compulsion to work until later ages than at present, and stressed the need for people to be able to choose what was best for them after a certain age (probably 60, but possibly earlier).
- People who are disabled or in poor health face real constraints on their activities as a result of their condition. However, they also face unnecessary barriers. It was argued that creating a right for people to work part-time if they develop a health problem might help some older people stay in paid work. It was argued that people who are unable to work because of disability or poor health could lose out as a result of failure to consider their needs in the design and marketing of leisure and voluntary work opportunities. These could be of particular benefit in reducing isolation and providing some of the sense of purpose previously provided by paid employment.

- People caring for a family member who is disabled or in poor health have specific needs. The main needs identified by the focus groups were more support for carers, including better advice and information, and increased access to respite care and drop-in provision.

About the research

This chapter outlines briefly some background information about the numbers and experiences of people leaving the labour market, and presents the main aims of our research. It also provides a brief description of the methods used and the key characteristics of the people interviewed.

Background

Across the western world, more and more people are leaving work before standard retirement ages. This is a result of choice, redundancy, health difficulties and increased care commitments (OECD, 1995). In the UK, employment rates among people aged between 50 and statutory retirement age have dropped over the past 20 years (Hirsch, 2000) and around one third of this age group is now economically inactive (Ashdown, 2000). A recent government report estimated that the drop in work rates among the over-fifties since 1979 has cost the economy about £16 billion in lost GDP and more than £3 billion in extra benefits and lost taxes (PIU, 2000).

In comparison with the recent past, people now have a wider variety of retirement experiences, and increasingly have to create individual roles and identities for themselves (Taramarcaz, 1998). Leaving the labour market may be either sudden, or a more gradual process. It may or may not be expected or welcomed and can result from choice or be involuntary (Phillipson, 1993; Moen, 1996). Transitions from employment are not always clear-cut, and people may move through a number of stages – including unemployment, long-term sickness or disability, homemaking or caring – before finally reaching a position where they consider themselves to be retired (OECD,

1995). This report is concerned with exploring the period before people qualify for state pension, but when their paid employment has subsided or ended; and in particular is concerned with how older people spend their time outside of the labour market.

Retirement leads to obvious changes in both income and patterns of time use. People's incomes in retirement are sharply polarised and fall into three main groups (Hirsch, 2000):

1) Those receiving the majority of their income from occupational pensions, who are relatively advantaged, especially in the early years of retirement;
2) Those on disability benefits;
3) The poorest group, who receive most or all of their income from means-tested Income Support.

Women, people from ethnic minority groups and those from the lowest socio-economic groups are particularly likely to experience poverty in later life (Vincent, 1995). As well as a growing polarisation of incomes, there is also evidence of increasing health differentials among the over-fifties (Disney et al, 1997). While many are in good health, a substantial minority have long-term physical or mental health problems, including anxiety, cardiovascular disease or muscular-skeletal problems such as arthritis or back pain (Grundy et al, 1999). Around three fifths of all Incapacity Benefit claimants come from this particular age group (DfEE, 1999). Health status is likely to have a fundamental impact on time use in retirement.

Research has suggested that while the minority of individuals who choose to retire early are generally happy with their decision, a larger proportion is forced into early retirement through health problems or redundancy (Bone et al, 1992). This group is more likely to experience problems in adjusting to and coping in retirement (McGoldrick and Cooper, 1989). Younger people, who may be undecided or uncertain as to their future labour market status, may encounter particular difficulties, since they occupy an ambiguous social position. Where those in their fifties and sixties take part in leisure, voluntary work, or ongoing forms of paid work, this has been shown to have a positive effect on their sense of well-being (Moen, 1996; Kim and Feldman, 2000). However, older people do not have equal opportunities to take part in these activities.

Aims of the research

The research explored the hopes and ambitions of older people, and how these relate to their experiences and expectations. It looks at the kinds of satisfaction and fulfilment older people draw from non-labour market activities, and the frustrations caused by constraints on participation. Its main aims were:

- To map the range of activities engaged in by people who have left the labour market.
- To explore the underlying reasons for patterns of participation and non-participation in certain activities.
- To explore the potential for increasing the contribution that older people make to their communities when they are outside the formal labour market.
- To identify policies which might help older people participate more in their local communities in ways that might benefit both themselves and their communities.

Methods

We wanted to interview people from contrasting areas, since their different occupational, social and economic profiles have implications both in terms of why people have left paid work and in relation to their options in retirement. We used

ACORN classifications[1] to identify distinctive regions in terms of demographic and socio-economic characteristics, and small area statistics to distinguish suitable localities for study. The areas chosen for fieldwork were:

- Busby and Clarkston in East Renfrewshire: a suburban area of Glasgow with low levels of limiting long-term illness, higher than average rates of owner-occupation, and a higher than average proportion of 50- to 65-year olds;
- Hoxton and Stoke Newington in Hackney: an inner-city area of London with high ethnic diversity and high unemployment;
- Onllwyn[2]: a former coalmining village at the top of the Dulais Valley in South Wales, an area with high levels of unemployment and limiting long-term illness and a relatively stable population;
- Warminster: an affluent town in a rural area of south-west England with a relatively high population of people over 50.

We then sent out a one-page questionnaire to around 500 addresses in each area, with the aim of recruiting people in a variety of situations, and with varied characteristics (age, gender, ethnicity, health, current activities, and household composition). We identified a sample of 48 people aged 50-65 – 12 for each area. Where we did not have a sufficient response from a particular category (such as volunteers) in a particular area, they were recruited through local contacts such as places of worship, charity shops, volunteer bureaux and community centres (referred to as snowballing). Tables 1 and 2 provide summary information on the people interviewed.

In-depth interviews were carried out using a topic guide (see Appendix A). We also asked interviewees to respond to two vignettes of the seven available. These are short stories dealing with typical situations (in this case relating to

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[1] ACORN, the UK's original consumer classification first developed in 1978, is used for segmenting GB population in terms of consumer and lifestyle characteristics. ACORN combines geography with demographic data from the 1991 Census to clarify the GB population into 17 groups which are subdivided into 54 types.

[2] For purposes of simplicity, 'Onllwyn' is used to describe the three adjoining villages of Banwen, Dyffryn Cellwen and Onllwyn, which together form a population of around 1,300.

issues such as how to cope with caring responsibilities, whether or not to take up voluntary work and how to deal with bereavement in later life – see Appendix B) and are an effective method for drawing out group norms and their influences on individual decision-making processes.

Several months after the depth interviews, we re-contacted everyone who had initially been interviewed to invite them to take part in a discussion group in their area, and around four to six people from each area attended. We asked them to identify and rank policy options in relation to five common situations:

• unwanted retirement or unemployment
• unexpected retirement
• poor health or disability
• caring responsibilities
• money problems.

We also asked people to think about the advantages and disadvantages of voluntary activities, and to identify policy options which could make volunteering more attractive to older people. Finally, we asked participants to focus on three questions:

• What is going to make older people happy?
• What do people's families, and what does society as a whole, have a right to expect from those in their fifties and sixties?
• What do people in their fifties and sixties have a right to expect from their families, and from society as a whole?

Information from all these sources has been analysed using qualitative techniques and is presented throughout the report. All names used in the report are pseudonyms.

Table 1: Characteristics of interviewees – demographic information

	East Renfrewshire	**Hackney**	**Onllwyn**	**Warminster**
Sampling for interview	6 survey 6 snowballing	3 survey 9 snowballing	8 survey 4 snowballing	7 survey 5 snowballing
Gender	7 women 5 men	8 women 4 men	6 women 6 men	6 women 6 men
Religion (where clear)	2 Church of Scotland 2 unspecified Christians 1 Jewish	2 Muslims 1 Jehovah's Witness 1 7th Day Adventist 1 Wican 1 Orthodox Jew 1 Catholic 1 Church of England	3 Methodists	6 Church of England
Ethnicity	All White	2 Black Caribbean 2 Asian 8 White	All White	All White
Class[a]	4 working class 8 middle class	7 working class 5 middle class	7 working class 5 middle class	2 working class 10 middle class

Note: [a] Social class position was determined on the basis of (former) occupation, housing tenure and social attitudes.

Table 2: Characteristics of interviewees – lifestyles and participation

	East Renfrewshire	**Hackney**	**Onllwyn**	**Warminster**
Marital status	8 married 2 divorced 2 widowed	7 married 4 divorced 1 single	10 married 2 divorced	11 married 1 divorced

Current status	6 retired
	4 part-time work
	2 disabled/long-
	   term sick
		4 retired (1 with
		   occasional work)
		3 part-time work
		5 disabled/long-
		   term sick
			5 retired
			1 full-time work
			6 disabled/long-
			   term sick
				8 retired
				3 part-time work
				1 disabled/long-
				   term sick

Current age	5 fifties 7 sixties	5 fifties 7 sixties	6 fifties 6 sixties	6 fifties 6 sixties
Time since last worked	2 still working 4 up to 5 years 4 5 years or more 2 10 years or more	2 still working 2 up to 5 years 6 5 years or more 2 10 years or more	1 still working 4 up to 5 years 5 5 years or more 2 10 years or more	2 still working 8 up to 5 years 1 5 years or more 1 10 years or more

Activities	9 family
	   responsibilities
	12 leisure
	4 community
	   activities
	4 informal voluntary
	   work
	5 formal voluntary
	   work
		7 family
		   responsibilities
		12 leisure
		6 community
		   activities
		9 informal voluntary
		   work
		6 formal voluntary
		   work
			6 family
			   responsibilities
			12 leisure
			7 community
			   activities
			6 informal voluntary
			   work
			6 formal voluntary
			   work
				9 family
				   responsibilities
				12 leisure
				3 community
				   activities
				6 informal voluntary
				   work
				9 formal voluntary
				   work

Why aren't they at work?

We selected the people we interviewed because they were no longer in employment, or were doing only a small amount of paid work. We were interested in why and how people had left paid work, or reduced their hours, and in how this had affected them in terms of their incomes, relationships and feelings about life. This chapter considers these issues.

Retirement and the changing nature of work

There have been major changes in the labour market over the last 20 years, including large-scale redundancies in some industries such as coalmining, the financial sector, steel production and car manufacturing. A number of the people we interviewed had been made redundant from these industries, and in some areas, such as Onllwyn, there were few sources of alternative employment. Many employers, like the white-collar company Mr Rutherford worked for, appear to have adopted a policy of concentrating redundancies among older workers:

> "I was one of these people where they say anyone over fifty is past it so they kicked us all out."

There has also been considerable restructuring in both the private and the public sector, and a number of people we interviewed had been made redundant or taken early retirement from posts in education, health and local government. Although many of these were technically voluntary redundancies, people did not always feel as if they had had much choice in the matter, and the decision to accept the 'package' on offer was often tempered by an awareness that compulsory redundancies were likely to follow in the near future:

> "Everyone who could jump, jumped, and those who didn't jump at the time then got shoved out." (Mrs Norman)

Alongside restructuring, there has been an intensification of work for those still in employment, with a growing incidence of long hours and high levels of workplace stress. Several of the people we interviewed reported that they had found the demands of their jobs difficult to cope with in the last few years at work, either because of changing work practices or because they themselves had changed as they got older. Mr Adams, a teacher who had "grown to hate" his job, said that he missed his colleagues, but not the work itself; and Mr Hutchens, another retired teacher, commented on the way his job, which he used to enjoy, had become a matter of "desperately surviving" over the last 10 years. Mrs Norman similarly described the "appalling atmosphere" in the local authority for which she had worked as a major factor in her decision to leave. Mrs East said that she "enjoyed pub work but it nearly killed me"; while Mr Hammond had felt unable to return to his previous work after a heart attack, saying: "Painting and decorating's a young man's trade".

The people we interviewed appeared to view age discrimination in employment as a fact of life, although this did not mean that they accepted it. When asked to consider the options for a man in his sixties who has been made redundant, they were pessimistic about his chances of success in finding paid work, although this was regarded as an entirely legitimate aspiration. Most of them saw remaining in paid work as an economic necessity where people would otherwise have

very low incomes in retirement, and respondents felt that it was necessary for people to adjust to changed expectations if they could not get work in their former occupation, although some suggested that it was better to do voluntary work, or try to earn money from a hobby or an interest, if the only employment available was uninteresting and badly paid.

> "Well at that age the only jobs you're going to get is the pithy, poor, horrible jobs like collecting trolleys in the supermarket, or washing cars which pays the bare minimum – it's degrading. So I'd rather do something on my [own], maybe, I don't know whether he's clever with his hands.… He could maybe turn a hobby into bringing in some money." (Mrs Parker)

The impact of personal circumstances on retirement decisions

A number of the people we interviewed had left work because of their own health, in most cases because of the onset or worsening of a long-term condition. While in some cases the final decision had been their own, in others they had been asked to leave by their employers following a period of sick leave. Mr Knox, who had hoped to return to work following an operation, found instead that a new management team had selected him as a candidate for early retirement, as his wife explains:

> "He wasn't looking forward to it, because this all happened from, your operation in the May and you were out by your birthday in August, and that was on the day of his birthday type of thing. That's the way it goes, but it was unexpected in its way. You expect that, you know, you'll come out and you'll go back to your work, and that's what we thought, but it didn't work like that."

Several of the people we interviewed had health problems which arose directly from their employment, including injuries sustained at work and mental health problems either caused or exacerbated by workplace stress. In some cases, employers appeared to have done little to prevent these health problems occurring or to help people remain in work. Mrs Watkins, who had retired

from her job with social services after a back injury, argued that her employers had ignored several warnings about the need for proper procedures and admitted that she felt 'bitter' about her injury and about having to leave a job she had loved.

Other people had left their jobs to care for a family member. While this was something they wanted to do, this did not lessen their sense of loss on leaving paid work, and could lead to negative feelings.

The people we interviewed had often made retirement decisions in a context where a number of things were happening at once. Dissatisfaction with work, sometimes relating to changes in working practices, together with short-term or long-term health problems of the person, their partner or a member of the family, often combined with the availability of a retirement 'package' to influence the timing of retirement. Where people were living with a partner, retirement decisions were also influenced by their partner's plans and activities. Where a partner was already retired or planning to retire, this often made retirement a more attractive option. On the other hand, having a partner who remained in secure employment could also make it easier to retire in a financial sense, as was the case for Mrs Norman and Mr Fraser.

Feelings about leaving work

While people were at different stages of detachment from the labour market, from still working to not having worked for 20 years, their 'distance' from paid work was less relevant to their feelings about retirement and their ability to adjust than their personal attitudes and circumstances. The majority of the people we interviewed expressed ambivalent feelings about leaving paid work. They described themselves as feeling a mixture of regret and gladness when they first left, and described issues in coming to terms with changes of routine and finances. Some people referred simply to missing work, whereas others stressed the loss of particular aspects of work. The main issues raised were missing the social side of work and experiencing a large drop in income on first leaving paid employment. All but one of those experiencing a large drop in income had left work because of ill

health. Some people, such as Mr Pande and Mr Willis, who had left work because of ill health, were too unwell at the time to register any feelings about leaving work, and had only appreciated its impact later, once their condition had stabilised.

Leaving paid employment could be 'a relief' for those who were not enjoying their jobs, although only a minority of the people we interviewed expressed their feelings in these terms. At the time he took voluntary redundancy, Mr Fraser had been in the same job for many years, dealing with the computer programming for an electricity supply company, but he had found the work increasingly stressful as his responsibilities increased over time, and was grateful when the opportunity to take voluntary redundancy arose at the age of 46. Now aged 54, he does not intend to look for paid work in the future. Although he had experienced a drop in income on leaving work, his wife still works full time. Mr Fraser and his wife are not struggling financially, and he has leisure interests which occupy a good deal of his time. Mr Fraser expressed the view that:

> "Most people don't enjoy their jobs and probably wouldn't work if they didn't need the money."

Feelings about leaving work were related to the centrality of work in people's lives, but not always in an obvious way. A strong attachment to a particular job could make it difficult for interviewees to cope with the loss of paid work. Mr Robertson missed the camaraderie and sense of purpose associated with being a miner. He had been completely caught up in his work and, as a former shift worker, was still unable to sleep through the night six years after retirement. He lacked purpose, was uninterested in voluntary work, and increasingly spent his time at home and bored. Mrs Barber, who had retired from teaching a year ago because of her husband's declining health, missed the routines and even the worries of work, and got upset about the idea of someone else doing 'her job'. She felt she had been struggling since leaving work and needed to 'settle down' and do something new, although she was unsure what. Those whose work had been central to their lives and identities could, however, be quite happy to leave where this was of their own choice, on a reasonable income and with the prospect of enjoyable activities in retirement. For instance, Mr Kamir expressed his

pleasure in a new-found freedom from 'the discipline of work', although he had thoroughly enjoyed his many years as a lecturer.

Another factor which could make it hard for interviewees to adjust to changes in their lives, and to establish a satisfying quality of life in retirement, was a lack of choice in the process, when people lost, or were forced to leave, jobs suddenly because of redundancy, health problems, or to care for a family member. This meant that they had little time to prepare for retirement, found the abrupt change in their status problematic and frequently missed work. Interviewees in these circumstances often reported not feeling 'ready' for retirement. Mr Osborn felt 'betrayed' because of the pace at which he had to leave work after being made redundant, and said he needed more time to plan and adjust to the idea of retirement.

Work provides a series of routines which give structure and meaning to people's lives. Where people did not have ready-made interests to fill their time, retirement could be problematic. Mr Bailey, who had retired from the pub trade because of his deteriorating health said, "it takes a while to get used to it, not doing anything". Several women interviewees commented in response to the vignettes that the transition from paid work to retirement was easier for women than men because of the time structure provided by household tasks. More women in this age group also had had experience of being out of the labour market for at least some time while bringing up children or caring for a parent.

Several factors helped interviewees to adjust to retirement and develop rewarding lifestyles. Interviewees who planned for retirement and had strong ideas about the kinds of things they wanted to do, or who had established interests and priorities, tended to adjust well to leaving paid work. The key was to regard retirement as an opportunity to do things, unfettered by the demands of work, rather than as the end of an active life.

The impact on relationships

As in the population at large, around three quarters of the people we interviewed were married or living with a partner (Matheson and Babb, 2002). Leaving work could affect relationships between husbands and wives, particularly in the immediate period after leaving work. Where one partner had assumed domestic responsibility, they could find it difficult when their spouse retired and imposed their own set of expectations on the home. Women in particular, who had become used to regarding the home as their space, complained about a lack of privacy when their husbands retired, and this was worse when husbands had few outside interests. Mrs Denton said that she and her husband had "never been used to being at home together" and found that they got on top of each other when they retired. A few men renegotiated relationships when they retired and found that their wives were already engaged in a range of outside activities. Mr Johnson reported how he "virtually had to get the diary out" to see his wife, and took to sitting out in the garden with a bottle of champagne in an effort to entice her to join him – a tactic which worked! Similarly, some retired men whose spouses were still working found this difficult. Mr Hammond commented that "it didn't feel comfortable at all", and his wife had subsequently retired.

Relationships could also become strained when the retirement of one partner was unwanted or unexpected, as this often made it more difficult to adjust to retirement. Mrs Napier said that her husband's reaction to leaving work had been so bad that she "felt he would have a breakdown" and their home life was particularly difficult during this period. The responses to the vignettes also brought out this issue, and the loss of paid work was identified as something which could cause friction between couples.

The onset of ill health and the adoption of a carer/cared-for relationship was often an ambiguous one. While some interviewees said that this type of intimacy drew them closer together, others found it hard to adjust to the changes in their relationships. Mrs Watkins found the caring relationship difficult as her husband was no longer able to speak, and their previously close relationship was put on a different footing when she became the primary decision maker.

By contrast, Mr Bailey described his wife and carer as, "my best friend".

Many interviewees reported that their relationships improved in retirement. This was particularly true of couples who had chosen to retire at the same time, and where they planned to share existing or new interests together. Many interviewees also noted the importance of devoting time in retirement to both joint and individual interests. Mr Morris took part in a variety of leisure and informal voluntary work with his wife, and said, "as long as you're active, you've got more time together, haven't you? You know, I always enjoy my wife's company". Couples often described retirement as a time when they could refocus on personal relationships and enjoy them for their own sake, rather than in terms of particular roles and obligations.

As in the population as a whole, a quarter of our interviewees were not married, but were widowed, divorced or single. Several of these had partners with whom they did not live, but with whom they enjoyed spending increased leisure time. However, many more felt that what they saw as an increased emphasis on personal relationships in retirement was problematic. This was particularly true where interviewees had been widowed, and were unable to enjoy the shared plans they had made for their retirement. Many of the others, particularly women, noted the difficulties of being single in retirement, finding it difficult to take part in social activities without a partner and experiencing problems meeting potential partners. Interviewees in these situations often drew on close family and friendship networks to meet their relationship needs, although a few did not have these either and experienced increased isolation in retirement.

Factors influencing continued involvement in paid work

Around a quarter of those we interviewed were still in some kind of paid work – most of it part-time or occasional. For some people, this was bridge employment taken on after retirement. Mrs Napier had chosen to return to the care home she had previously managed as a part-time basic grade social worker; while Mr Osborn had been able to obtain occasional consultancy work

following his redundancy, which was important to him as a way of exercising his professional skills as well as earning an income. Skills and social networks from previous work appeared to be important factors in helping people find bridge employment. For some people, like Mr Kenny, who had taken on a vending business after selling his shop to care for his disabled son, the idea of retirement was obviously very unappealing: "I don't think I can ever retire … I'd find it nearly impossible to live if I couldn't do something".

By contrast, some of the people we interviewed felt forced to remain in jobs they might have preferred to leave, because of concerns about their long-term financial prospects. Mr Adams was working as a part-time supply teacher following his retirement but freely admitted that he 'hated it' and was doing it 'just for the money', while Mr Elkin had been forced to reconsider his retirement plans: "Well the idea was 55, but now it's 60 … I mean I've got to go to 60 now because of the pension and what's happening in the market to an extent".

Paradoxically, however, some of those with the lowest levels of income appeared to have the least opportunity to engage in paid work. In some cases this was because of ill health or caring responsibilities. The benefit system could also act as a barrier to taking up part-time work, forcing people into 'all or nothing' decisions, particularly where they were receiving incapacity benefits or means-tested benefits. Mrs Ramsay, who was involved in running arts classes as a volunteer, described being deterred from taking up formal employment in such activities by the prospect that this may create problems with the Benefits Agency. She compared the UK system unfavourably with the system in Australia, where she lived until a few years ago, which allows people on means-tested benefits to offset part-time earnings against an annual disregard.

As this chapter has shown, the people we interviewed had left work for a variety of reasons, and many of them had not freely chosen to do so. Their feelings about this, and the ease with which they were able to adjust to their changed situation, appeared to have less to do with the time since they last worked than with their personal circumstances and attitudes. These are also likely to be major influences on the ways they spent their time out of the labour market, which are discussed in the next chapter.

3

Is there life after paid work?

This chapter examines interviewees' lives while they are moving away from, and after, they have left paid employment. It looks at three main issues: how older people spend their time outside of the labour market; why they spend their time in particular ways; and how they feel about being outside the labour market at this stage in their lives. Five case studies at the end of the chapter bring these issues together to illustrate the various benefits people draw from their non-labour market activities, and the factors that make it more or less easy for them to negotiate rewarding lifestyles in retirement.

How do older people spend their time when out of the labour market?

As the people we interviewed moved away from paid work, they became involved in a diverse range of activities outside the labour market. The older people we spoke to were very involved in a range of unpaid work, most of it outside the remit of official statistics. Far from retirement being a time of passive dependency, most of those interviewed were making a real contribution to society, in various social and economic forms. They were involved in a mixture of activities, including several of the following:

- paid work, in terms of bridge employment and ad hoc opportunities to earn a bit of extra money;
- various forms of unpaid work, including volunteering associated with formal organisations and schemes, community and residents' groups, leisure groups, local societies, single issue campaigning, religious organisations, and more informal ways of

volunteering, such as setting up a website for a leisure group and sorting jumble;
- domestic work and caring for family, including caring for grandchildren, sick partners, older relatives and disabled adult children;
- helping out friends and neighbours, for example with odd jobs; and
- leisure activities, including home-based pursuits such as gardening and reading, family oriented activities such as day trips and holidays, hobbies such as needlecraft and arts and crafts, and active leisure such as bowling, exercise classes and playing golf.

The people we interviewed had not always chosen to leave paid work, but most were able to turn life outside the labour market into a positive experience of value to themselves and to others. While people sometimes deliberately focused on a certain activity for particular reasons, such as Mr Kenny's decision to devote himself to caring for his son who subsequently died, or Mr Hammond, whose priority was his community work and who was less active in other ways, generally people felt that there were advantages in taking part in a range of activities. Most interviewees were involved in between two and five of the types of activity outlined above, and everyone pursued at least one leisure interest. However, those interviewed were at different stages in their lives, from having fairly recently retired, to having been retired for up to 20 years. While some interviewees made the transition into retirement relatively easily, more often it took people several years to achieve a balance of unpaid activities, family commitments, and leisure interests that they felt comfortable with.

People with a more diverse range of interests outside the labour market reported being more satisfied with their lives in retirement. However,

it was also those who were better off – in health and economic terms – who found it easier to achieve a high level of participation. They tended to be the most active in giving things back to their families and communities, a finding which provides a powerful argument for providing people with a decent income and supporting them to be healthy, happy, and fulfilled outside the labour market.
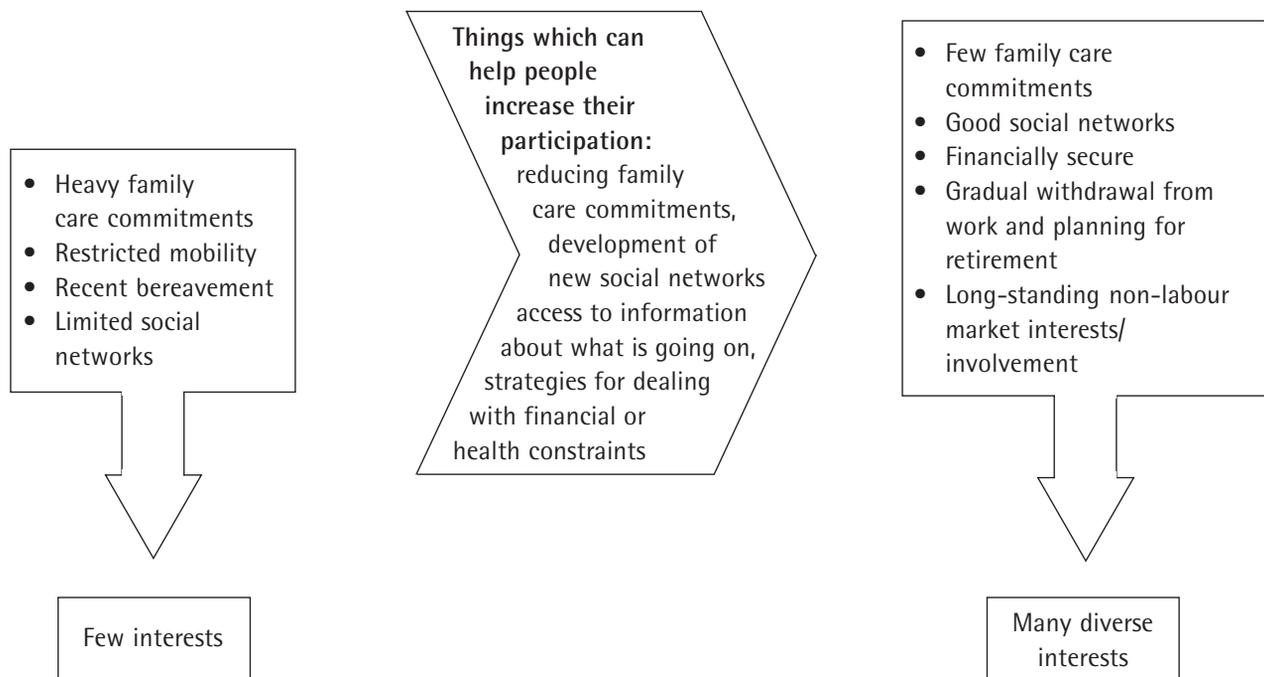
Figure 1 lists some of the influences on interviewees' participation in activities outside the labour market.

Why do people spend their time in particular ways?

The ways in which the people we interviewed spent their time and participated in labour and non-labour market activities was influenced by their resources, circumstances and social networks, as well as their personal interests,

skills, relative distance from paid work, and the areas in which they lived. It also changed over time in response to the importance they attached to various pressures in their lives, and as they grew older. For example, Mr Fraser's dog had recently died and this transformed his day-to-day routines, prompting him to reconsider his priorities. He responded by devoting more time to perfecting a website he had designed on 'Western'-style horse-riding in Scotland, a role which he could see expanding, and was thinking about taking up weight-training, which he had done in his youth. Female interviewees, in particular, often experienced periods when family care commitments became more pronounced and took priority over other responsibilities. A particularly important issue which came out in the interviews, and again in the focus groups, was that many grandparents were being asked to provide care for their grandchildren to a greater degree than they desired, and this put pressure on them to forgo their involvement in other activities.

Figure 1: Influences on older people's participation in non–labour market activities

- Heavy family care commitments
- Restricted mobility
- Recent bereavement
- Limited social networks

Things which can help people increase their participation: reducing family care commitments, development of new social networks access to information about what is going on, strategies for dealing with financial or health constraints

- Few family care commitments
- Good social networks
- Financially secure
- Gradual withdrawal from work and planning for retirement
- Long-standing non-labour market interests/ involvement

Few interests

Many diverse interests

One of the vignettes explored this potential conflict of interest between grandparenting and other activities in which older people were involved, by presenting interviewees with a situation in which an active retired woman living alone was asked to care for her young grandson while his mother worked. Almost everyone said that someone in this situation should aim for a compromise, mainly by offering to look after him for a few days a week. Their rationales included concerns about the physical and emotional demands of caring for young children, the possible conflicts between doing this and continuing with other activities, and a sense of what was fair and reasonable to expect of a parent. However, almost all admitted that they would feel unable to refuse to do so if asked by one of their own children.

Partners' interests and feelings were an important consideration in how interviewees decided to spend their time. For example, when Mrs Watkins' husband had a stroke she became his carer, and her lifestyle changed dramatically. The two of them were no longer able to pursue their unpaid work for the local church. They saw friends less frequently, and Mrs Watkins found that she became her husband's 'taxi driver' because going for drives was one of the few things he was still able to enjoy. She said of her old interests:

"... any spare time I've got, it's slotting in all the other jobs, the cleaning, washing, ironing, and cooking, whatever, so I'm afraid the crocheting and knitting is way, way down the bottom of the list."

Many of the interviewees noted the importance of developing a balance of activities in retirement that included things done independently or with friends, and things done with one's partner.

A number of individuals had not been able to resolve their situations at the time they were interviewed. Unexpected events, such as bereavement, redundancy and ill health, had a big effect on people's plans and the way that retirement turned out. The period immediately after such events was often a difficult one, and a time when many people would benefit from being offered support. For example, Mrs Dinsmore, who had deliberately timed her retirement to coincide with her husband's, was devastated when he died suddenly. At the time

of the interview, she was coping by dealing with things on a day-to-day basis, and admitted, "I've still got an awful lot to do and I can't think past that yet. My thoughts haven't got to the future yet". Several interviewees had loved their jobs, and had not been ready to leave at the point when they retired. They often complained that something was missing from their lives, and being relatively recently retired, had not yet been able to develop an alternative way of life outside the labour market.

When faced with unexpected events that threw their expectations into disarray, some interviewees were able to resolve the situation over time, and to seek out new interests and opportunities. Mrs Lawson had left work abruptly to look after her parents, and found the experience quite traumatic: "I never really planned it to happen at the time". For a while she found it difficult to adjust to a totally new way of life, but gradually came to terms with being outside the labour market, and, following her parents' death, became involved in voluntary work, organising a network of primary carers in the area. Mrs Ramsay, who had left work virtually overnight when her health deteriorated, admitted to feeling "devastated", and, after a lifetime of working several jobs at once, found it humiliating to have to depend on benefits. However, she discovered the wealth of community issues crying out for someone with her enthusiasm, and turned her professional skills to voluntary work, organising a number of arts projects. At the time she was interviewed, she had fully adapted to retirement and saw it as "an enlightening time", and one in which she experienced a new freedom to pursue personal interests unencumbered by the expectations of employers.

How do they feel about being outside of the labour market at this stage in their lives?

Taking part in non-labour market activities provided the people we interviewed with a number of benefits. Interviewees saw different types of activity as fulfilling different elements of what they were looking for in retirement, and made efforts to maintain a balance of activities which reflected their priorities.

A sense of purpose

Interviewees often felt a need to take part in structured activities once they retired, particularly where they had strongly identified with their paid work and where it had provided the main framework for their routines. The sense of purpose provided by non-labour market activities in retirement was described in a number of ways, and many different sorts of activities could fulfil this role. Interviewees' efforts within voluntary organisations were often described in terms of 'giving something back to the community', and their involvement in community activities in terms of making things better in the local area. For example, Mrs East said about her work with a tenants' association: "We are trying so hard to keep the crime down, clean the streets up and generally try and make sure this is a good place to live in".

Involvement in non-labour market activities often allowed interviewees to use the same skills they had used in their paid work, which enhanced their sense of purpose. For example, after retiring, Mr Morris, a former teacher, taught basic skills to adults on a voluntary basis, and found it extremely rewarding to see his students grasp something for the first time in their lives. Similarly, mastering a particular skill could provide a strong sense of achievement, and many interviewees took part in leisure activities which had tangible results or milestones, such as the two women who wrote books, or the men who worked on reducing their golf handicaps. Mr Jenkins' voluntary marshalling for local rallies had virtually taken on the role of an alternative occupation and combined unpaid activity with his leisure interests. He was continually thinking of ways in which he could help out further, and gained a deep sense of satisfaction from seeing "the rally's gone off and there's no problems with it".

Personal fulfilment

Non-labour market activity had a strong role in providing spiritual, educational and physical aspects of self-fulfilment. Interviewees spoke repeatedly of how their involvement in various activities had enriched their lives, proved fascinating, and provided opportunities for new challenges. Mrs Morrow described her writing as "part and parcel of who I am". Despite the frustrations of writer's block, she found writing endlessly fulfilling, particularly as it brought together the love of "words and language" so crucial in her career as a librarian, but in a more personal way. For Mrs Dinsmore, looking after her grandchildren provided unexpected personal fulfilment:

"I would never have believed the joy a grandchild could bring, ever. I mean I loved being a mum, but being a gran is even more special, the love and the bonding, it's so strong it's incredible … it's a different feeling from all the different feelings that you go through in your life."

Others found personal fulfilment in voluntary activities which allowed them to contribute in ways they had not been able to previously. Reverend Rawnsley took the decision to become ordained prior to retiring from teaching, and described the experience as, "tremendous, something you can put your energy into and you also draw energy out of. And so for me, it has been a wonderful gift to be given.… Adore it." People who found retirement most fulfilling tended to be those who had negotiated a balance of activities in their lives which fulfilled different sorts of needs, particularly when this was in contrast to their pre-retirement experiences which were often dominated by work or other pressing responsibilities. Mrs Maxwell said, "I feel as if I've got my life to start again".

Maintaining sociability

Many of the people interviewed spoke about the importance of friendship in later life, and non-labour market activity was felt to be a good way of keeping in touch with old friends and meeting new people, particularly for those who had relied heavily on their paid work for sociability. Local voluntary and community activities were often a good way of meeting others with similar interests. Mrs Ramsay had initially found moving to Hackney from Australia difficult because "culturally people sort of keep to themselves", but getting involved in a tenants' group had introduced her to like-minded residents. Leisure activities were also often a good way of meeting people; several interviewees talked of making new friends through courses they had taken, such as Mrs McIntosh who was taking a qualification in embroidery, or through clubs and associations.

Mrs Sampson combined leisure and unpaid work in a local bowling club for whom she played and was involved in preparing meals:

"It's the social side of it. You meet people all the time, you know, which is so nice. Over the years I've got my confidence up."

Others enjoyed the close relationships they developed with people they helped out on a more informal basis.

Staying physically and mentally fit

Many interviewees mentioned the need for continued stimulation in retirement to maintain good physical and mental health, and found that various activities could provide this. Individuals with existing health problems were often more acutely aware of the need to keep active after leaving paid work, and exercise classes were a popular way for female interviewees to combine a commitment to fitness with meeting new people. More broadly, interviewees recognised the value of continuing to develop skills after they left paid work, and many had taken courses, for example through the University of the Third Age, or short courses in arts and crafts or academic courses, over a number of years in retirement. Mrs Wheeler said, "as you're getting older, it's important to keep your mind active, reading and learning new things. Exercising your brain, yeah?" Several interviewees particularly appreciated having the time in retirement to devote to learning, as for various reasons their early education had been cut short. For Reverend Rawnsley, studying for a theology degree gave her a new set of challenges:

"I adored it. There are no right answers. You're into a world of ideas that different people hold, and you can go back through the ages as to what they held and how it all developed. Tremendous amount of discussion and talk.... I loved the study, loved the academic work for my own good."

Several interviewees had taken courses in computing, or had been introduced to them through other activities, such as Mrs Lawson and Mr Hammond, who had both learnt more about computers through their voluntary work. This often led to a long-term interest, and provided people with an important source of information.

The Internet provided opportunities to stay in touch, particularly for people whose health prevented them from getting out and about more often. Mr Bevan, who lived on his own, but maintained a wide social circle, used his computer as one way of keeping up to date with friends:

"I'm alone but I'm not lonely, I spend hours with my friends on the computer, all over the world. I got friends in Singapore, in America, Canada, you know, so we chat there. I've been there at four o'clock in the morning talking to them."

Those who had used computers often reported feeling more confident having mastered something they had hitherto considered mysterious, and were able to use computers imaginatively in the course of their lives. For example, Mrs Parker, who had dyslexic problems, found computers a great source of help in locating rare plants for her much-loved garden, and Mrs Lawson, who joked that she had previously been unable to "work a remote control for the telly", used them in her photography.

Helping others

As interviewees left paid work, many reported feeling that it was important to get involved in non-labour market activities which helped others in some way, and to feel that what they did 'made a difference'. Such altruistic goals were particularly important to their motivations for getting involved in unpaid activities – in terms of formalised roles within particular causes and organisations; also in caring for, or helping out family, friends and neighbours on a more personalised basis. Sometimes their motivation was framed in spiritual terms. Mrs King, for example, said, "My religion says that we should help people, wherever they are", when explaining why she took time to help asylum seekers with their English. More often, people talked about helping others in terms of fairness, and saw a need for both giving and receiving help within their communities. Mr Cameron said, "I'm only giving just now what I might be able to receive in years to come".

It was clear that interviewees' initial motivation to help others was also linked to other benefits, such as self-fulfilment and enjoying life. Mrs

Napier had extended her lifelong interest in Scottish country dancing to organising events and teaching disabled students, children and older people. She felt that these activities flowed naturally from her love of dancing, "totally pleasure things – not all responsibility". Some of the people we interviewed also helped out others on a more informal basis, for example, running errands, giving lifts, and just spending time with older family members, friends and neighbours. However, interviewees tended not to talk about helping out as being their main motivation for these activities (although this was implicit), but talked about the good relationships and interesting company they enjoyed with the people they helped, and appeared to have got involved without giving their actions too much thought. In other words, participating in informal voluntary activity was more about responding to visible needs. People who got involved in more formal types of voluntary activity tended to have given more thought as to how they were going to spend their time.

Enjoyment

The people interviewed wanted to be involved in activities which they found enjoyable, and this was fundamental to how they felt about their lives and the decisions they made. Although leisure activities were often prioritised in these terms, and interviewees spoke of getting out and about, socialising and making the most of time left, people also derived enjoyment from an extremely diverse range of non-labour market activities. Mrs Barber said about volunteering for a local theatre group, "I enjoy it; it's great fun", and Mrs Edwards said about her voluntary bingo-calling at a local old people's flat: "I don't do it for nothing, it's 'cause I enjoy it". Mr Elkin spoke of 'the terrific people' he'd met arranging marriages within the Jewish community. He found it difficult to imagine that he would have come across such a range of experience in any other context which, for example, had included a former nun.

The enjoyment of leisure in particular, was often presented as something which interviewees deserved after a lifetime of hard work, and also in terms of opening up their personal horizons. Retirement was often a time when interviewees took part in leisure activities with renewed vigour. Going on holidays with spouses was seen

as a particularly desirable way of spending time. Mr Hutchens wanted "to see the big wide world a bit more", while Mrs Knox described how she and her husband enjoyed taking their young grandson out on day trips, commenting that it was "nice if you can afford to do it". In addition, there was often crossover between the enjoyment interviewees gained from their leisure and from other forms of non-labour market activity, such as family care. Mrs Norman, for instance, explained, "I just love to cook and now I have time for it, I can spend hours making my husband's dinner with Radio 4 on".

Rest and recuperation

Several interviewees emphasised the importance of rest and recuperation in retirement. This was particularly valued after a stressful time at work, because of poor (physical or mental) health, or bereavement. For example, Mr Bailey, who suffered from a degenerative condition, said that one of the things he would now most relish would be to "lie on a beach on a Greek Island and drink Ouzo in the evening", and Mrs Parker, who left work after a mugging injured her back, spoke repeatedly of retiring to Cyprus, which she regarded as offering "a more relaxed lifestyle". However, people's priorities can change over time, and many of those interviewed spoke of successfully recuperating, and going on to become more active. Mrs Edwards had been doubly hit by the loss of her mother, and by the decline of her health, which stopped both her paid work and her volunteering at a local youth club. However, after a period of rest and learning to live with her condition, she developed new interests, such as going to exhibitions, bingo-calling at local old people's flats, and downscaling her work with young people to a more manageable level.

Sometimes rest and recuperation was not a positive choice, but was forced on people who wanted to become more active but who were unable to act on their desires, so leading to frustration and discontentment. For example, Mr Willis had retired from work some time ago following an industrial accident, and jokingly referred to himself as an "armchair potato". During the course of the interview it became clear that he had been forced to give up his social life because of his health and that he was far from

happy in his current role. Many more interviewees took part in particular activities which they used as a sort of solace amid quite hectic lives. For example, Mrs Morrow considered gardening to be "a soothing and healing process", and "a chance to mull things over".

The following case studies provide a comparison of five individuals who felt very differently about their retirement and who spent their time in different ways. They illustrate the different influences on people's behaviour, and the different benefits of various sorts of non-labour market activity.

From these stories it is clear that the ways in which older people spend their time in retirement and how they feel about their lives is only partly a matter of personal choice. Different activities provide individuals with different rewards, and interviewees attached varying degrees of importance to them according to their personal priorities and interests. However, individuals do not have equal access to all activities, and differences in health, social networks and financial security play an important role in explaining why older people are involved in such a diverse range of non-labour market activities.

Case studies

Mr Johnson

Mr Johnson was a former manager who had taken early retirement four years ago. Although he had little choice about leaving work, he had been happy to go when he did and described retirement as 'wonderful'. Mr Johnson was financially secure, and had planned for his retirement, which came at a convenient time since his various investments had matured, giving him some "breathing space". He and his wife had chosen not to become parents, and they felt that this allowed them to splash out on desired luxuries; "we've probably had an easier life than some people have". Mr Johnson had lived in the Warminster area for seven years, and had developed good social networks through his involvement in local voluntary work, church and leisure activities, and through his wife who was an active member of a women's organisation.

Mr Johnson initially presented his attitude towards retirement in terms of helping others: "you've got certain skills, you really ought to try and put something back into society", which he set about doing with vigour. He saw himself as 'someone with experience of getting projects done' and used his skills to help out in an area which he was particularly passionate about, the environment. He served as secretary of his local gardening club, refurbished books with a group of volunteers at the library of a local stately home, and was involved in ad hoc local environmental projects, such as restoring a footpath. He was also active in a local arts society – an interest he pursued with his wife – and he liked to garden, and go to car rallies with a male friend. These activities provided many of the benefits outlined above. Personal fulfilment, keeping physically and mentally alert, and enjoyment, were particularly important in why Mr Johnson spent his time in this way, and he spoke repeatedly of how fascinating he found these activities, and saw retirement in terms of new opportunities and freedom:

> "It's a time of your life when you cease having to go to work each day, hopefully you can afford to do those sorts of things you want to do when you want to do them ... it's a time of feedback after the discipline of routine of decades of work."

While he stressed the value he put on having time to relax with his wife, purpose was also important in the activities he chose to do, which revolved mainly around his environment concerns. Sociability appeared to be less important, and although his involvement had introduced him to a wide range of "very interesting" people, he described himself as a "loner", and most of all valued spending time with his wife.

Mr Pande

Mr Pande's story of life outside the labour market was very different, since he had little opportunity to choose how he spent his time and was much more limited in the activities he could pursue. Mr Pande had lived in Hackney for over 25 years, and was very attached to the area and well-known within his estate. He had five children who continued to live nearby, and with whom he spent a lot of time. He had suffered a stroke some years previously, which forced him to leave his job as a forklift truck driver and left him unable to use one side of his body. He repeatedly described his life as "a struggle", and his health made it difficult for him to get involved in activities. Physically he found it extremely difficult to perform relatively simple tasks, he tired easily, and had to forgo many of his previous interests like swimming and line dancing. However, his disability also made his social interactions more difficult, as one of the side-effects of the stroke was that he broke into uncontrollable giggling fits when people smiled at him. This had a devastating effect on Mr Pande's life, since having been a sociable man, he now lived in fear of upsetting someone, and spent a lot of time trying to explain to people that he was not laughing at them. He frequently avoided social situations where he was likely to meet new people, and developed strategies for coping by remaining within the local community. "Everybody knows me, that's why I'm very happy. I feel good when I go to the day centre or a club". Subsequently, Mr Pande took part in very little non-labour market activity, and his life was constrained to a limited amount of leisure and a great deal of time spent at home.

The most important functions of Mr Pande's non-labour market activities were maintaining sociability and providing enjoyment. Going to the local club to talk with friends and watch the line dancing provided a major source of satisfaction, although he was frustrated that he tired so easily and his life had been reduced to a spectator role. He also associated leisure activities with keeping physically and mentally alert. When referring to the things he was no longer able to do, he explained, "that's the reason I'm bored with my life now". Additionally, he missed the sense of purpose his work had provided, which he was unable to obtain through his leisure activities. However, rest and recuperation was a crucial component of life outside the labour market for Mr Pande, and essential to protecting his health: "I like it very, very quiet, and peace of mind ... too much of anything I don't like. I like it very, very quiet, then my life is very fresh".

Mrs Edwards

At 50, Mrs Edwards was one of the younger people interviewed. She had been forced to leave her job in a local shop after an accident that permanently damaged her back. Mrs Edwards had lived in Onllwyn all her life, and following her divorce, had brought up her son alone. She had a wide circle of friends in the village, and remained extremely close to her extended family. She had cared for her mother for the last years of her life, and had taken on this role gladly. In fact, although she had been very sad to leave work, "it was a wrench", she was also glad that her accident had enabled her to spend the last four months of her mother's life with her: "We were very close". Mrs Edwards had a long-standing voluntary involvement with a local youth club. She had initially got involved through her son, and continued because: "I've always loved working with children". Although her health forced her to cut down the more physical aspects of this work, she continued to be involved, and since leaving work had also volunteered to act as bingo-caller at the local old people's flats.

It was clear that Mrs Edwards' work with young people fulfilled a number of functions. She very much enjoyed the activity, in particular seeing local children benefit from taking part, "their achievements, only little things". She also found these activities personally fulfilling, and they had provided several opportunities to take courses, which had spurred a general interest in learning. In terms of the bingo-calling, she was keen to stress that this was not a purely altruistic role, but an activity she enjoyed for its own sake and which kept her up-to-date with what was going on in the village (a role her work in the village shop had previously fulfilled). Her active involvement in local church activities also satisfied this social role. Mrs Edwards particularly enjoyed spending her free time taking courses in which she learnt new skills, such as video-making and computing, which she felt kept her mentally alert and provided a sense of satisfaction. Held at a local community centre, these classes also provided a good opportunity to socialise: "The community spirit up there is brilliant". She was also involved in more informal voluntary activities, such as proofreading for a neighbour and local author, something she found particularly interesting in terms of learning more about the history of the area.

Mrs Edwards' active retirement was particularly interesting because she had come to terms with, and adapted so well to, her health restrictions, and because she provided a challenge to middle-class stereotypes about volunteering. One of her main resources was her integration into the local community where she was well placed to hear about activities and opportunities: "It's so close-knit, it's there if you want it". Her family care commitments had receded in recent years, and she was able to enjoy relationships with her family for their own sake rather than in terms of practical support. She had also noticed little financial difference when she retired. Having been on a fairly low income and consequently having been used to coping (something which she linked to being a single parent), she had developed strategies for pursuing inexpensive interests. Crucially her attitude was that retirement would not make a big difference to her life – that leaving work "isn't the end of the road then, as far as I'm concerned".

Mrs Morrow

Mrs Morrow was working part time when she was interviewed, and was giving a lot of consideration to her retirement. Married to a small businessman, Mrs Morrow had worked most of her life as a librarian. She had loved her job but felt increasingly uncomfortable in it as a result of restructuring, and what she felt was a creeping erosion of her professional status being replaced by more managerial expectations. She was coming to see herself more in terms of her unpaid work as a writer, since this was where she found most personal fulfilment. Mrs Morrow lived in an affluent part of Hackney, something she found problematic as she felt the area's community ties were weak, and her own friends were scattered around the country. She said of London: "You know a lot of people, but you don't know them very deeply". Family was very important to Mrs Morrow, and she particularly enjoyed spending time with her young grandaughter: "It keeps me mentally alert".

There was a strong sense in which Mrs Morrow had moved through an intense period of helping others (her family), which had been emotionally and mentally draining, and that she was now focusing on activities which provided more personal fulfilment, enjoyment and a sense of purpose. In addition to her writing, Mrs Morrow enjoyed studying history and conducting family history research, which provided a strong sense of purpose and which she regarded as fitting together well, "quite holistic". Her involvement in more formalised voluntary work had lapsed in the last few years as she had "focused inward", but she had recently become governor of a local college which she found "stimulating", and was keen to expand this role and "to contribute to something there". She also enjoyed the peace and quiet she gained from gardening, and had recently taken up exercise classes in a conscious effort to maintain her physical health, but which also had a sociable function.

Mrs Morrow was perhaps more independent than most of the people interviewed, and preferred private pursuits such as her writing – "What I think of as a really luxurious day will involve me not having to go out all day". However, she also put great value on maintaining a strong network of emotionally close relationships with her family, husband, and long-standing friends, and these tended not to be structured by particular activities. The couple's retirement plans revolved around enjoying more close relationships with her family, and they intended to move nearer her extended family in the country, "a chance to go home". In terms of how they would spend their time, she saw retirement very much in positive terms, an opportunity for them both to spend more time pursuing their existing interests, and was happy to "let that evolve", but also to enjoy more time together, in particular, travelling.

Mr Cameron

Mr Cameron, who lived in East Renfrewshire, left his work in the financial sector 10 years ago following the development of health problems and escalating stress, which contributed to a nervous breakdown. He initially found retirement a confusing time: "You just don't know where you are", although he now described himself as "comfortable and content". His difficulty in coming to terms with retirement was undoubtedly heightened by the breakdown of his marriage some time afterwards, which left him without a permanent home. However, at the time of the interview he was still in touch with his ex-wife, remained close to his sons, and regularly had his grandchildren to stay. He was not entirely happy living on his estate, since few people of a similar age lived nearby. But he made an effort to help out older neighbours where he could: "My philosophy if I see anyone is to help". Problems with his legs restricted Mr Cameron's mobility, and the difficulty he experienced making journeys caused some stress. His sons were a great source of support, providing both financial and practical help, and although he did not like to ask them, they did their best to be sensitive to his needs, and he described himself as "very, very fortunate".

Sociability was very important to Mr Cameron, and he made the effort to travel to a social club in town once a week to see friends. He felt that it was important to continue doing this despite the difficulty he experienced getting there, because "the biggest problem I have in my life is the lack of sociability", which he linked to no longer working. He also enjoyed taking his grandchildren out for day trips (although he found this increasingly difficult), gardening and watching football on the television. While the latter activities were more suited to his restricted mobility, they also fell some way short of how he would have liked to be spending his time: "I wish I could go to more things and meet more people ... there's places I would love to go, but to get there would be problems".

Something Mr Cameron said he would like to do, but was prevented from doing by his lack of mobility, was to get involved in voluntary activities, something which he saw in terms of sociability: "It would give me an opportunity to meet people". He also pointed out that going on holiday, something he very much enjoyed, was more difficult (and expensive) for single people.

Mr Cameron's supportive family was clearly an important resource in his retirement, and one of his sons had recently bought a car which he had insured for his father, and was encouraging him to join him in more day trips. However, various health problems imposed a number of restrictions on how Mr Cameron spent his time, and made him increasingly reliant on others, something which sat uneasily with his independent character. He stressed on several occasions that money was not important to him, rather he would like to enjoy his retirement in terms of a series of close relationships. Despite the disappointments he had faced, he had an optimistic outlook: "I've still got things to look forward to".

Helping the over–fifties fulfil their expectations

This chapter considers the hopes and expectations of older people, drawing on the findings of both interviews and four focus groups with older people. In the earlier phase of the research, during the depth interviews, we asked about the needs of people aged 50-65 who are no longer at work. They found it difficult to identify specific needs or policy changes which would help. Where they did suggest changes these tended to be related to the needs of the over-65s, rather than to their own age group. For the focus groups, we developed tasks asking people to consider a range of policy options which had been drawn from a number of sources, including published reports (such as the PIU's [2000] *Winning the generation game*) and quotes selected from the depth interviews. Options under a range of headings were ranked and the groups added new suggestions of their own. This was a very productive exercise, and there was a high degree of consensus both within and across the four groups.

All the focus groups identified similar requirements for a fulfilling life in retirement, although they differed in the emphasis they placed on particular aspects. Financial security was seen as a key element which was necessary for peace of mind, and good health was also seen as important. Variety, freedom of choice, being in control and having opportunities to be creative and feel worthwhile were the other factors identified. It was generally recognised that in order to be happy, older people needed to achieve a satisfactory balance between doing things for other people and pursuing activities for personal enjoyment. This might be provided through paid work, unpaid work, community activities, caring for family, learning, or leisure activities. But the balance of activities was likely to be different for different people. It was seen

as vital that people were given choice in how they spent their time in retirement. Several participants suggested more flexible expectations about retirement were needed to reflect people's different capabilities and circumstances.

There was an acknowledgement that no one, including older people, can expect rights without incurring responsibilities. At the same time, many of our interviewees felt that older people were not always valued as much as they should be for the contributions they had made, and continue to make, to economic and social life, either at work or in society as a whole. They identified rights to security, fairness, a sense of being valued and respected for their experience, and opportunities to participate in the lives of their local communities. They stressed that the diversity of older people's experiences, motivations, and circumstances made it clear that no one policy would be right for everyone. The following sections address specific areas of concern and identify some of the suggestions which were made in response to them.

Employment and the over–fifties

Most of the people in our sample were no longer in paid work, and were no longer looking for employment. But many had not chosen to leave work and some would have preferred to return to the labour market if suitable opportunities had arisen at an earlier stage. There was a sense that employers do not generally value their older workers: "It's like you're old wood and they want to get rid of you". (Mrs Ramsay)

The last few years of working life were seen as a period which can be difficult, when people are

often marginalised and denied access to promotion or training opportunities. Interviewees expressed some regret that there is less contact across age groups at work nowadays, particularly with the demise of traditional apprenticeships. They argued that age diversity has benefits for employers and for workers themselves as people bring different skills and attitudes to their work, and have much to learn from each other. Several people felt that the opportunity for older people to withdraw from paid work more gradually than is usually possible at present was likely to improve longer-term happiness, because it promotes planning for life outside the labour market and eases transitions into retirement.

Being able to stay at work for as long as possible, for people who want this, was seen as something which can improve the health of older people. Professionals were seen as having more opportunity to do this than those in manual and semi-skilled jobs, so widening health and financial inequalities in later life. Creating the right for people to work part time, with flexible hours, after a certain age or when in poor health, was seen as one way of redressing this imbalance. This would also require changes in the benefits system, which was felt at present to force older people to choose between work and benefits in a way which closes off options far too early. Despite expressing the view that age discrimination is widespread, people who took part in the focus groups expressed some ambivalence about the idea of legislation forbidding age discrimination. Some participants favoured the alternative of campaigns to encourage employers to see the value of their older workers. However, all but one of the focus groups included anti-discrimination legislation in their final list of priorities regarding employment.

Some policies which were identified as offering help to those older people who want to stay in paid work were:

- equal rights to training, skills updating and promotion for all workers;
- the right to work part time and/or flexible hours after a certain age or in the case of disability or health problems;
- campaigns encouraging employers to value older workers;
- the abolition of compulsory retirement ages;
- laws forbidding age discrimination.

The information needs of the over-fifties who leave work

The focus groups identified a number of needs in relation to information. Many of those taking part had found out about entitlements from friends and neighbours, and had in turn passed on information to others. When asked about how to deal with situations relating to low income, bereavement, and adjustment to retirement in the depth interviews, respondents said that support and advice is often best provided by friends and family, but that there is also a place for specialist services. It was argued that those facing unexpected retirement would benefit from specialist advice, guidance and counselling services (although there was a suggestion that the 'counselling' label is off-putting to older people and should probably be avoided), and that this should include advice about future employment, as some people may need or want to return to paid work. It was seen as important that retirement advice be provided independently and not by people's employers, and although some people in our sample had experienced good practice from employers, such as Mr Johnson, whose company offered retirement planning and a phased withdrawal from work, many had more negative experiences. Our interviewees argued that people should be encouraged to think about their future after paid work all through their lives, and not only in relation to financial planning, but also in terms of how they would like to spend their time. Most admitted that they had not planned in this way themselves, often because the demands of work and family had left them little time to do so, and the general feeling was that most people will not entertain the idea of retirement planning until they are at least 40.

Advice about social security benefits and about services such as free bus passes was felt to be essential and people argued that this should be offered in a much more proactive way, possibly via doctors' surgeries and similar venues. It was argued that the centralisation of services, including the increasing use of large out-of-town shopping centres, the closing of surgeries and post offices serving small areas, and government encouragement for people to have pensions and other benefits paid directly into the bank made people more isolated and tended to reduce the capacity for advice to be provided through these outlets.

People also felt that they would benefit from more information on the type of education and leisure activities and opportunities for community and voluntary participation available in their local areas. One option discussed was that of having an information pack for older people who leave work or have moved to that area in retirement. It was felt that any information provided needs to be detailed and regularly updated if it is to be of real use. Local libraries or specialist resource centres were also suggested as another way of providing up-to-date information in a central point. It was suggested that these could usefully be open at evenings, rather than simply in office hours.

Leisure and social life

Leisure activities were an important way in which people spent their time. In most cases, the people we interviewed were following interests they had developed earlier in their lives. Only a minority had taken up completely new interests in retirement. Good relationships with friends and family were seen as particularly important at this stage in life. Participants in Warminster pointed out that rewarding relationships enabled older people to feel worthwhile and valued, and that they were capable of making a difference, which sustained them in their activities. It was recognised that some older people experienced loneliness and would like more opportunities to develop new relationships. The needs of single people and those in relatively isolated areas were flagged as an often overlooked issue.

The lack of social space for older people was an issue which arose in several of the focus groups. This encompassed both a physical lack of facilities and a general lack of respect shown to older people in the public domain. One example given was the way that groups of young people walking along will force older people off the pavement rather than standing aside to let them pass as the people we interviewed had been taught to do when young. There was a concern that the emphasis on providing facilities for young people had tended to reduce provision for older people in many areas. Some of the people we interviewed, particularly those living alone, were isolated or lonely and wanted opportunities to meet other people in the same age group, but were unsure as to how they might go about this.

Organised leisure was often geared to those much younger or older, and many of the women we interviewed were reluctant to go out alone after dark because they feared being a victim of crime. Although perceptions of crime can be considerably worse than reality, several of those living in London had been robbed. A number of people expressed the desire to see more daytime activities in their area.

In the interviews and the focus groups, people who had visited or lived in Australia or the US spoke with admiration of the good quality leisure facilities available to retired people and the low cost of membership. These centres were seen as important because they were open all day and in the evenings, including at weekends, and provided a space where people could go and meet others. Our interviewees said they would love to see something similar in the UK, but they recognised that this would imply a large funding commitment.

Policy suggestions included:

- more information on local facilities;
- more things to do locally;
- more daytime activities;
- reduction in class fees when taking several classes.

Financial security and the benefits system

Participants in all focus groups felt that the most critical element of older people's contentment was financial security, and that not having to worry about coping was essential for their peace of mind: "It all boils down to money" (East Renfrewshire focus group).

Other participants pointed out that financial security reduced stress and consequently had longer-term benefits for physical and mental health. The benefits system was identified as an important area for reform. People taking part in the focus groups felt strongly that everyone should have the right to retire on an income which will allow them to live comfortably, and that it is demeaning to have to claim means-tested benefits after a lifetime of economic and social contributions. The focus groups in the less affluent areas, Onllwyn and Hackney, argued this

point particularly strongly, and emphasised that lifelong economic inequalities were exacerbated in older age, particularly when people were forced to leave the labour market early and were unable to plan for retirement. Participants in Onllwyn also pointed to the economic hardship frequently suffered by people whose health declined in later life.

Financial security was linked to older people being able to achieve a greater degree of choice over their lives:

"Financial security means I can be in control, as I have been the rest of my life. I don't want handouts, like the £200 for fuel. I want to be independent, not told what to do." (Hackney focus group)

People taking part in the focus groups compared the standard of living available to UK pensioners unfavourably with that which they perceive as available in some of the EU countries, including poorer countries such as Greece and Portugal, as well as in more prosperous countries such as Germany. This reflected not only financial status, but the general position of older people in society. It was argued that pensions should be paid according to need, rather than being available at a set age, although it was recognised that pensions funding is complex and can take decades to reform. In one focus group there was some concern about reconciling the tension between meeting needs as they arise and at the same time rewarding those who have saved for their retirement. In another, people commented on the inequities created when unmarried couples claim benefits (such as the fuel allowance) as single people. The people we interviewed want a benefit system that is not only fair, but seen to be fair.

They were keen to see the end of the different pension ages for men and women, and of compulsory retirement ages. At the same time, they did not want this to lead to a compulsion to work until later ages than at present, and stressed the need for people to be able to choose what was best for them after a certain age – probably 60, but possibly earlier.

It was also argued at all the focus groups that the benefit system should make it easier for people (including for those with health problems) to take on part-time or occasional work, and that there

should be more flexibility to combine benefits with part-time work, whether paid or voluntary.

In addition to issues relating specifically to the benefits system, those on low incomes had other concerns. Those who did not qualify for concessions could find the costs of using leisure facilities a deterrent and would have liked to see more free or low-cost options. In one area, people who attended classes at a community centre paid £60 per term per class, which had to be paid as a lump sum in advance. This is a fairly major outlay where people have incomes only just above Income Support levels, and meant that some people felt unable to take as many classes as they wished to. In addition to concessions for people on means-tested benefits, such centres could usefully consider discounts where people attend several classes or where more than one member of the same family attends classes. Transport costs too were an issue in some areas, and could deter people from taking part in activities they would otherwise have enjoyed. In one area, the high cost of bus travel to the nearest hospital (£8 return) was said to create problems for people visiting relatives and friends.

Policy options which were identified as of potential benefit included:

- more encouragement to plan for retirement early, and not just in financial terms;
- increases in basic state pension;
- pensions paid according to need, not age;
- more proactive advice on benefits;
- benefits geared to accommodate part-time work and unpaid work;
- cheap or free transport.

Coping with ill health and disability

People who are disabled or in poor health do face real constraints on their activities as a result of their condition. However, they also face unnecessary barriers. It was argued that creating a right for people to work part time if they develop a health problem might help some older people stay in paid work. The creation of more (mainstream, rather than segregated) employment opportunities for disabled people was identified as a priority in several groups, and was seen as an area in which there is much room for improvement.

It was also felt that people who are unable to work because of disability or poor health may lose out as a result of failure to consider their needs in the design and marketing of leisure and voluntary work opportunities. These could be of particular benefit in reducing isolation and providing some of the sense of purpose previously fulfilled by paid employment. For instance, several people in our sample had problems using public transport because of disability but were socially isolated. They would possibly be interested in activities where travel was provided, or in home-based activities involving the phone or Internet. While interviewees thought that some disabled people could benefit from advice and counselling on the options available to them, it was argued that this should not be provided by the Benefits Agency, but by independent sources and should be more proactive than is generally the case at present.

People caring for a family member who is disabled or in poor health also have specific needs. In the depth interviews, few people mentioned the availability of support services when asked about options for a woman considering placing her mother in residential care because of the strains of looking after her. This may reflect both a lack of awareness of such services and their relative scarcity. The main need identified by the focus groups was for more support for carers, including better advice and information, increased access to respite care and drop-in provision. It was seen as important that drop-in provision caters to the needs of both carers and disabled people, since otherwise carers will feel unable to leave the person they look after in order to attend activities. One group mentioned that there seemed to be less support for those caring for elderly parents than for those caring for their disabled adult children, and the varying availability of support services in neighbouring areas was also seen as an issue. Mrs McRae, who lives with her disabled daughter who is in her twenties, suggested that befrienders of the same age as her daughter could improve the quality of life for them both.

The people we interviewed were keen to maintain their good health, and the focus groups identified access to first-class healthcare as a basic right. However, problems in receiving appropriate and timely care and treatment were discussed at several focus groups. The issues mentioned included long waiting times for operations, and delays in the provision of counselling – and issues relating to its appropriateness – following the onset of a long-term illness or disability.

Policy suggestions included:

- respite care for disabled people and their carers;
- support groups and activities for carers and for disabled people;
- resource centres for older people.

The advantages and disadvantages of community and voluntary activities

Many of the people we interviewed took part in a wide range of community and voluntary activities, and those who attended the focus groups tended to be particularly active. This needs to be borne in mind when considering the ideas and suggestions made.

Many of those we interviewed were involved in informal community activities such as caring for grandchildren and helping neighbours or relatives who are older or disabled. Grandparents expressed great pleasure and enjoyment from caring for grandchildren but said that they could also find this tiring and felt their sons and daughters needed to appreciate that they had less energy than when they were younger. Some grandparents found it quite hard to refuse requests for help, and one or two found that they were tied down by providing care in a way which they had hoped to be clear of by the time they were in their fifties and sixties. Grandparents were very definite in their view that this needed to be a matter of free choice, and that they would be wary of government policies which tried to formalise their role in providing care. Some people said that they would like to meet others in similar situations, and suggested drop-in type sessions, like those for parents and toddlers, but aimed specifically at grandparents.

Both the benefits and the burdens of voluntary work appear to be confined to a fairly small group at present. The people who took part in the focus groups were generally very positive about the benefits of voluntary work, describing it as 'interesting', 'a good way of meeting people', and something which 'enriches your life', as well

as making a 'positive contribution to the local area'. It was argued that many people would like to do a lot more, but were not aware of how to get involved, and might consequently experience less satisfying retirements. It was repeatedly suggested that the information gap needed to be addressed so that no one feels out of the loop and everyone is able to access knowledge about what is going on and to what they are entitled.

Some of the people who were heavily involved in voluntary work felt that it could be very demanding. Mrs Ramsay and Mrs Parker had both taken on roles in tenants' associations and were unable to relinquish them even when they wished to, because other people were unwilling to step forward. Mr Kamir had recently dropped one of his voluntary work commitments due to lack of time, and Mr Morris also found the demands on his time quite heavy: "There's much more need than supply in voluntary work. If I stop doing one thing, another soon takes its place".

Although the people we interviewed said that getting appreciation and recognition for their voluntary work and community activity was not a key motivation for them, all the focus groups mentioned issues such as being taken for granted, and not being shown appreciation, as some of the more negative aspects of these activities. This suggests that organisations using unpaid workers should make a particular effort to make older people feel valued.

Our research identified an interest in formal volunteering among those not currently taking part. Interest was tempered by a lack of knowledge about what they might be able to contribute and what opportunities are available. Besides which, they had worries about how well they would fit in with the existing profile of volunteers, what would happen to their benefits and how heavy the demands might prove to be in practice. No one spontaneously mentioned initiatives such as Time Banks and Experience Corps. For some people, one of the pleasures of no longer being in paid work was being able to be spontaneous and they were wary of taking on activities which would require them to commit regular periods of time each week, but would have been happy to get involved for shorter, more intense periods of time.

All the focus groups suggested that more older people would get involved if they were personally invited, in a way matched to their interests, and ideally by people they already knew. It was felt important to be able to offer guarantees about benefits, and realistic payments for expenses. There was enthusiasm for the idea of incentives to take part, such as small payments or benefits in kind. The provision of transport, especially for evening meetings, was viewed as important, and meetings which would bring volunteers into contact with each other were also seen as a good idea by some people.

Some suggestion for making community activities more attractive were:

- more information on the types of activities available in local areas;
- personal approaches;
- incentives to take part;
- more flexible ways of getting involved (home-based or with transport provided, for short periods of time);
- places where grandparents caring for children can meet and share experiences.

Conclusions

A concern which is frequently voiced in debates about the growing numbers of the over-fifties who leave paid work is that people may be making short-term choices based on inadequate assumptions about the level of income and savings required for a decent standard of living in retirement. We found little evidence in support of this view. Those who had freely chosen to leave work tended to have higher levels of income and to have a good range of options available to them in retirement. Those who were having more problems in adjusting to leaving work tended to be those who had left involuntarily, whether because of redundancy, caring responsibilities or ill health. They were more likely to experience constraints as a result of limited finances, poor health, or the lack of (and lack of information on) appropriate services and facilities in their local areas. They had also generally left work at younger ages than those who had chosen to leave, and so faced the prospect of a longer period out of the labour market.

People's choices in retirement are greatly affected by their access to personal resources (such as good health, skills and motivation), their social networks (including those from work, their neighbourhood and the family), and their financial resources (including home ownership as well as income and savings).

Many areas of policy could provide access to greater resources in retirement. These include not only policies directed at those in their fifties and sixties who have already left work or reduced their hours, but policies for those in mid-career which could encourage them to take a holistic view of their skills, interests and activities, as well as their finances.

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Appendix A:
Topic guide for the interviews

Introduction
About yourself

- I'd like to start by finding out a bit about who you are as a person, what's important to you, and the main ways you spend your time at the moment. Can you tell me a bit about this?
  ◦ How would you describe your health at the moment?

  If health problem mentioned:
  ◦ Does it stop you from doing things which you'd like to do? In what way?

Home, family and friends

- So I can get a feeling for what is going on in your life at the moment, can you tell me a bit about your family?
  ◦ What sort of things do you do with your family, friends and neighbours (for example social activities, doing odd-jobs, childcare, caring for an elderly or disabled partner, relative or friend).
  ◦ Thinking about decisions you make at home, like buying a new washing machine or choosing a holiday, how would you normally decide what to do?
  ◦ On balance, who would you say has the last word?
  ◦ In what ways are your family important to you?
  ◦ In what ways are friends important?

Paid work

- You said before that you are working/not working in a paid job at the moment.

◦ How important has paid work been to you in your life so far?
◦ Have you ever been unable to work because of an illness or disability? Can you tell me more about how this affected you?

If married/living with a partner:
◦ What sort of (if any) paid work has your husband/wife been involved in over the years?

If currently in paid work, probe on …
◦ Nature of job, how long have you been doing it, do you enjoy it, hours worked, see colleagues outside work, and so on.

If not currently in paid work, probe on …
◦ Would you like to be working? What sort of thing would you like to be doing/are you willing/able to do? What makes it difficult for you to find paid work? How did you come to leave work, how long ago? What kinds of things influenced you leaving?
◦ Thinking back to when you first left work, how did you feel about it?
◦ How has that changed over time?
◦ How much contact do you have with places where you've worked in the past (for example social club, day trips, Christmas parties, seeing friends from work)?
◦ Is/are your husband/wife/other adult members of household working at the moment? What are they doing? How long have they been doing that?

If interviewee or husband/wife no longer in paid work:
◦ Some people say that when one partner leaves work, it can change their relationships with their husband/wife, family and friends. Has anything like that happened for you?
◦ Can you tell me more about that?
◦ How do you feel about that?

If left work and sees self/spouse as retired:
◦ In what ways did you/your spouse plan for your retirement?

◗ What has the financial side of leaving work been like?

◗ How has it compared with what you expected?

◗ How have finances affected your day-to-day life?

Unpaid voluntary, community and other helping activities

◗ Have you been involved in any other activities over the years to help out members of your family, friends or the local community? For example, you might have been looking after children, helping an elderly or disabled person, or you might have been involved in some kind of community, sports, church, or charity activity? Can you think of any examples of these kinds of activities that you have been involved in? Have you done any sorts of unpaid work or voluntary or community activity over the years?

◗ How did you feel about this sort of activity?

◗ How much time are you spending on it? Has this changed over time? When did you first get involved?

◗ Can you tell me about any sorts of social or leisure activities connected with this (for example carers' group, mothers' union)?

◗ Did you have any other sorts of commitments while you were working, that we haven't already talked about? What were these (for example caring for children, disabled or elderly partner/relative, second job, trade union rep, councillor, Parent Teacher Association, community activity)?

◗ Are you doing any kind of work which you don't get paid for at the moment? (*probe as above*)

◗ Are you involved in any kinds of social or leisure activities in connection with this unpaid work?

◗ Do you tend to get involved in local activities? Can you tell me more about that? How did you first get involved?

Leisure activities

◗ While you were working (*substitute for relevant status*) what other interests or hobbies did you have?

◗ Do you have particular leisure activities or hobbies which occupy your time at the moment? (*probe extent and frequency of activities mentioned*)

◗ Do you take part in any other sorts of activities which we haven't already talked about?

◗ Do you have particular days when you do certain things?

Expectations and feelings

● We've talked about family, work, leisure, and various ways of helping out in your family or local community – I'd like you to think about the balance of these different activities at different times in your life.

◗ Starting with now – how would you sum up the balance of these different types of roles and activities?

◗ How happy are you with the current balance? What would you like to change?

Then talk about other important periods in their life – for example, when in full-time paid work, when bringing up children.

◗ What do you enjoy about your life at the moment?

◗ Are there any things you would like to change? In what way?

If not already raised as an issue:

◗ Are there any ways that your income affects the way you are feeling about life?

◗ What do you feel are the problems facing people in your situation (for instance not working, not working much and below statutory pension age)?

◗ Do you feel that people have certain expectations of you because of your current situation? Which people? In what ways? How do you feel about this?

Future hopes and plans

- What are your hopes and plans for the next few years?
- Do you have any plans about the kinds of paid work or other activities (such as voluntary work, leisure, or spending more time with your family) which you'd like to be more involved in in the future?
- What does the word 'retirement' mean to you?

If working:

- Do you have any thoughts about when you'd like to stop working? Can you tell me more about your plans, and about the different things you'll need to take into account?

B

Appendix B:
The vignettes

I'm going to put two brief hypothetical situations to you now. The point of this is to get a better understanding of the kinds of things which are important to different people. Each story has a central character who is facing a common dilemma of some kind, I'll ask you then what *you* think they should do. There are no right or wrong answers, it's just to give us examples of the different ways people approach problems.

1 Maggie (Dolores/Rhiannon/Ruby) is in her early sixties. She is retired and lives on her own in a busy town. She is an active member of her local church and attends meetings regularly. She is also a member of a local pensioners' group, and enjoys their regular trips out. Maggie's daughter is bringing up her two-year-old son by herself, and she has recently gone back to work. She is finding it hard to manage childcare, and she is worried that she might have to give up her job. She has asked if Maggie would consider looking after her son while she is at work.

2 George (Andrew/David/Bill) lives with his wife Audrey (Fiona/Mari/Grace), and his grown-up children live in the same town. Audrey works for a few hours a week in a local corner shop. George was made redundant at 57. He has had a couple of temporary jobs since, but they didn't pay that well, and he felt awkward being an agency worker after years being with the same firm. Now he is 60. His family are encouraging him to think of himself as retired, and spend more time relaxing, but he doesn't see it that way. Work has always been important to him, and he still wants to find another job, partly for the money, as things are a bit tight financially, but mainly to feel useful and wanted, and for the company. Audrey has suggested that he try some voluntary work, but it doesn't appeal to him – why should he work for nothing? Besides, it will be all the local do-gooders – they'd drive him mad.

3 Peter (John/Alan/Michael) recently retired from his job as a teacher, and has commented to his wife, Mary (Kathleen/Nerys/Joy), that he would like them to spend more time together now they are both retired. He has suggested that they take up a new activity together. Mary has not been in paid employment for some years. More outgoing than her husband, she is happy with her current lifestyle and has built up a close network of friends in the area where they live. The couple have two children, who live about two hours' drive away. They have also recently become grandparents for the first time, but haven't been able to see as much of their new grandson as they would have liked. Peter is quite keen on moving closer to their two children, but they have yet to reach a decision on this.

4 Ken (Angus/Gwyn/Tony) took early retirement from his army job at the age of 50, two years ago. He and his wife live in a village with their son, who recently graduated from university. Their daughter lives about half an hour away, and Ken's wife often looks after their granddaughter while their daughter goes to work. Ken had a great many friends in the army, and spent a lot of his career being posted around the country and abroad. He hasn't been able to see as much of his army friends since he retired, and has found it difficult to adapt to a less active lifestyle. He's tried going to the local pub, but found it rather quiet. So far, he's kept himself busy performing various home improvements. His son has offered to show him how to use his computer, but Ken's not sure what he would use it for.

5 Beth (Agnes/Mair/Rose) is in her early sixties. She has one daughter, and has been a widow for the past 15 years. Beth worked for 35 years as a primary school teacher and enjoyed this a great deal, but took early retirement in order to care full time for her severely disabled elderly mother. Recently she's been feeling increasingly exhausted by the physical and mental demands of this role, which is made more difficult by her own arthritis. Beth is conscious of pressure from her family to look after herself and not to lose touch with her friends. Her daughter recently suggested that Beth allow her mother to go into local residential accommodation, but she has been reluctant to consider this option because of the close relationship the two of them continue to enjoy.

6 Tom (Keith/Rhys/Felix) is in his early sixties. He was made redundant three years ago, and did some temporary work after that. However, when his wife developed cancer, he stopped looking for further employment, and cared for her full time. She died only a few months later. Tom was too depressed to think about returning to work and he has now come to see himself as fully retired. Although Tom has come to terms with his wife's death, it has left a big gap in his life. One of the things they had enjoyed doing together was playing bingo, but he has now stopped doing this. He finds it difficult to manage on the benefits he receives, and is unable to meet friends for a drink as often as he would like. Tom's daughter lives nearby, and tries to involve her father in outings with her family. Although he enjoys these, he misses the company of his wife and his own friends.

7 Frank (Stuart/Gareth/Hassan) is in his mid-sixties. He has been a councillor for the last 15 years and plays an active part in his community. He enjoys this work and is proud of his ability to get things done. He has recently been asked to become chair of the Board of Governors at a local primary school, and also to become a trustee of his local hospital. Frank feels that he could make a valuable contribution to these roles but he's a bit worried about over-committing himself. He often works late into the evening as it is, and he knows his wife would like him to spend more time with the family.

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